



United States Department of Agriculture  
Risk Management Agency

March 2009

## 2009 COMMODITY INSURANCE FACT SHEET

# Oats

## Missouri

### Crop Insured

The crop insured will be all oats (including hull-less oats) grown in the county on insurable acreage, for which premium rates are provided, in which you have a share, and planted for harvest as grain.

### Counties Available

Oats are insurable in 27 counties of Missouri. Oats in counties with no actuarial table are not insurable unless a written agreement is issued. See a crop insurance agent for details on requesting a written agreement.

### Causes of Loss

Adverse weather conditions<sup>1</sup>  
Earthquake  
Failure of irrigation water supply<sup>2</sup>  
Fire<sup>3</sup>  
Insects<sup>4</sup>  
Plant disease<sup>4</sup>  
Volcanic eruption  
Wildlife

<sup>1</sup>Such as hail, freeze, excess wind, excess rain, drought, and tornado.

<sup>2</sup>If caused by an insured cause of loss within the insurance period.

<sup>3</sup>If due to natural causes.

<sup>4</sup>But not damage due to insufficient or improper application of pest or disease control measures.

### Insurance Period

Insurance coverage begins on the later of the date we accept your application or the date when the oats are planted, and will end at the earliest of: (1) Total destruction of the crop, (2) harvest of the unit, (3) final adjustment of a loss, (4) October 31, 2009 or, (5) abandonment of the crop.

### Important Dates

Sales Closing.....March 16, 2009  
Final Planting Date<sup>1</sup>.....March 15, 2009  
Final Planting Date<sup>2</sup>.....April 15, 2009  
Acreage Report Date.....April 30, 2009  
Premium Billing Date.....October 1, 2009  
End of Insurance .....October 31, 2009

<sup>1</sup>Barry, Lawrence, Newton and Vernon counties.

<sup>2</sup>Adair, Audrain, Bates, Carroll, Cass, Clark, Daviess, De Kalb, Gentry, Harrison, Johnson, Lafayette, Linn, Macon, Mercer, Nodaway, Putnam, Randolph, Schuyler, Scotland, Shelby, St Francois and Worth counties.

### Reporting Requirements

**Acreage Report**—You must give a report of all your oat acreage in the county by the acreage reporting date.

### Definitions

**APH Yield**—Actual production history (APH) yield used to determine the production guarantee. The APH is based on up to 10 years of actual and/or assigned yields.

**Production Guarantee**— Number of bushels or tons guaranteed per unit. Multiply your APH yield per acre x the coverage level percentage you select x the number of acres in the unit.

**High Risk Land (HRL)**— Land designated on a map in the actuarial documents with a high risk rate classification, requiring a higher premium rate due to higher risk.

**High Risk Land Exclusion Option**— An option to exclude from additional coverage all high-risk land by crop and county. Catastrophic Coverage must be obtained. This option must be signed by the sales closing date.

**Written Agreement**— Document designed to provide coverage for insurable crops when coverage or rates are unavailable and to modify insurance offers when specifically permitted.

## Coverage Levels and Premium Subsidies

Oats may be insured at the coverage levels shown in the table. Crop insurance premiums are subsidized as shown.

Item	Percent					
Coverage Level	50	55	60	65	70	75
Premium Subsidy	67	64	64	59	59	55
Your Premium Share	33	36	36	41	41	45

For example, if you select the 75-percent coverage level, your coverage will be 75 percent of your approved APH yield, the premium subsidy is 55 percent and your premium share is 45 percent of the base premium. Catastrophic coverage (CAT) is available at 50 percent of your APH yield and 55 percent of the price election. The total cost for CAT coverage will be an administrative fee of \$300 per crop per county, regardless of the acreage. Administrative fees, in addition to premium costs, for coverage levels above CAT are \$30 per crop per county.

## Price Elections (APH plan)

Price of compensation per bushel in case of loss:  
Established price: \$2.55 per bushel

## Insurance Units

**Basic Unit:** A basic unit includes all of your insurable oat acreage in the county by share arrangement. Premiums are reduced ten percent for a basic unit.

**Optional Unit:** If a basic unit consists of two or more sections of land, and certain record keeping requirements are met, you may apply for optional units by section. The 10-percent premium discount will not apply.

## Plans of Insurance

**Actual Production History (APH)** — Production guarantee based on **individual** yield history. Optional and basic units are available.

## Replant Provisions (not available under catastrophic coverage)

A replanting payment is allowed only if the crop is damaged by a covered cause of loss to the extent that the remaining stand will not produce at least 90 percent of your bushel guarantee and it is practical to replant. The maximum replanting payment will be the lesser of 20 percent of the bushel guarantee or 5 bushels, times your price election.

## Late and Prevented Planting

These provisions provide protection on acreage that is planted after the final planting date or that cannot be planted. Not available for all plans of insurance. Please consult a crop insurance agent for details.

## Loss Example

**APH Example:** A loss occurs when the bushels of oats produced for the unit fall below the production guarantee as a result of damage from a covered cause of loss. This example assumes a 32 bushels per acre APH yield, 75-percent coverage level, 100 percent of the established price, and basic unit coverage.

$$\begin{array}{r}
 32 \text{ bushels per acre APH yield} \\
 \times .75 \text{ coverage level} \\
 \hline
 24.0 \text{ bushel guarantee*} \\
 - 14.0 \text{ bushels per acre actually produced} \\
 \hline
 10.0 \text{ bushels per acre loss} \\
 \times \$2.55 \text{ price election} \\
 \hline
 \mathbf{\$25.50 \text{ gross indemnity*}}
 \end{array}$$

\* Figures shown on a per acre basis; guarantees and losses paid are on a per acre unit basis. See policy provisions.

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